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REMARKS

This Amendment is submitted in response to the Office Action mailed on May 20, 2008. Claims 1 - 13 and 15 - 21 are pending, and all stand rejected at present.

Support for the amendments to the claims is found in the Specification at the following locations, and others.

Claim	Location of Support
1 Preamble	Page 4, line 6;
1(a)	Page 4, lines 8 - 10, 11, 13, and 14;
1(b)	Page 4, lines 27 - 29; page 5, line 13; and
1(c)	Page 5, lines 11 - 14.
3	As in claim 1, preamble.
7(a), (b)	Page 4, lines 8 - 10, 25, 26;
	Page 5, lines 11 - 14; and
7(c)	Page 5, lines 11 - 14.
9	As in claim 1, preamble.
11(b)	Page 4, lines 13 - 17;
12(a)	Page 4, lines 8 - 10, 12;
12(b)	Page 4, line 6;
	Page 1, lines 17 - 19;
Remaining claims	As above

RESPONSE TO ANTICIPATION REJECTION OF CLAIMS 1 - 17, 20 AND 21

These claims were rejected on grounds of anticipation, based on Shannon.

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Shannon Reference

Shannon allows a customer to undertake a transaction at a POS, Point of Sale terminal. He gives the customer the option of obtaining a printed receipt. (Paragraph 19.)

Irrespective of whether a printed receipt is generated, the POS electronically transmits data contained in the receipt to a central archive, where it is kept for a time period. (Paragraphs 27, 28.)

If the customer wishes to obtain a copy of the receipt, the customer contacts the archive by computer, and makes a request. The receipt is then sent to the customer electronically. If a printer is present at the site where the customer is located, that electronic receipt can be printed. Shannon states that a "retrieval application 235" is required to obtain the copy of the receipt. He says that this "application" can run on a PC, PDA, cell phone, or an ATM. (Paragraphs 32, 33.)

Several significant features of Shannon are the following.

One, the customer must make a **request** to obtain a copy of the receipt. The copies are not sent to the customer automatically.

Two, the POS where the transaction occurred is equipped with a printer, so that, if the customer wished, he could obtain a paper receipt there.

Three, the data transmitted by the POS to the archive is

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text-type data, and limited in amount. Shannon touts this as a benefit, compared with a prior-art approach wherein a paper receipt is scanned at a POS, and then transmitted as a bitmap. He asserts that the bitmap requires about 30 times the amount of data as the text data: 10,000 bytes for the former, vs 300 bytes for the latter. (Paragraphs 45 and 46.)

When a copy of the receipt is to be created, the text-type data is recovered, and additional information may be added to the receipt. (Paragraphs 29 and 38.) However, contrary to the Final Office Action, this recovery is not done at the ATM of Shannon's paragraph 33. It is done prior to storage in the archive 226 and 226A.

That is, those archives store **complete replicas** of the receipts.

Application of Shannon to Claims

Claim 1

Claim 1 recites:

1. (Currently amended) A method for providing a receipt to users ~~a user of an Automated Teller Machine, ATM,~~ comprising:

a) receiving at a host terminal, which is controlled by a bank and which controls functionality of the ATM, receipt information from a point of sale or self service terminal the ATM, which receipt information describes transactions undertaken by the users at the

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ATM;

b) for each of said transactions, creating
printing an image of a receipt using the
respective receipt information; and

c) including the receipt ~~image~~ images in a
~~periodic~~ monthly customer bank or account
~~statement~~ statements sent to the ~~user~~ users.

Claim 1(b) states that the receipt is (1) "printed" and then
(2) included in a "monthly" "statement" which is sent to the user.
Shannon does not show that. His users retrieve a receipt
electronically.

The claim states that the transaction, which the receipt
represents, takes place at an ATM. Shannon does not show that.

The claim states that the "host," which receives the receipt-
information, is controlled by a bank, and itself controls
functionality of the ATM. Shannon does not show that.

MPEP § 2131 states:

A claim is anticipated only if **each and every**
element as set forth in the claim is found,
either expressly or inherently described, in
a single prior art reference.

The discussion above applies to claims 2 - 5.

Claim 6

Claim 6 has been cancelled.

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Claim 7

Claim 7 states that the receipt is (1) "printed" and then (2) included in a "monthly" "statement" which is sent to the user. Shannon does not show that. His users retrieve a receipt electronically.

The claim states that the transaction, which the receipt represents, takes place at an ATM. Shannon does not show that.

The claim states that the "host," which receives the receipt-information, (1) is controlled by a bank, and (2) itself controls functionality of the ATM. Shannon does not show that.

This discussion applies to the claims which depend from claim 7.

Claim 11

The Final Office Action is not applying claim 11 correctly.

POINT 1

Claim 11 states that an "ATM" "comprises" the "ATM receipt image template." (The "template" determines the layout of the receipt, such as where the name of a seller is, and what that name is. The "template" lacks the specific details of individual transactions.)

The Final Action purports to find this in the ATM in Shannon which (1) retrieves a "stored regenerated receipt" from the "image

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archive 226 and 226A" and (2) prints the receipt.

However, Applicant points out that the "regenerated receipts" in Shannon which are stored in the "image archive 226 and 226A" are actually a bitmap of the **entire receipt**. That is, the "regenerated receipts" are "regenerated" in block 303 in Shannon's Figure 2, and then stored in the archives 226 and 226A.

Thus, any "template" is present at that "regeneration," and is not present at the ATM in Shannon, which merely retrieves the "regenerated" receipt.

POINT 2

The claim states that the ATM contains a "computing system" (previously, a "means" was recited) which (1) "generates" "ATM transaction information" and (2) "sends" that information **together with the "template"** to a "remote terminal."

The ATM in Shannon does not do that. That ATM merely fetches a "regenerated receipt" from the archives 226 and 226A.

Remaining Claims

The discussion above applies to the remaining claims. In addition, the following points are made.

Claim 12

Claim 12 recites specific information which is contained in

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the receipt. That has not been shown in Shannon.

Claim 13

Claim 13 recites printing the receipt, and including the receipt in a monthly statement. That is not found in Shannon.

Claim 15

Claim 15 states that (1) a receipt is generated which (2) describes a transaction. That is done at an ATM. The customer is given an option of sending that receipt to another location.

The ATM in Shannon does not do that.

Claims 16, 17, 20, and 21

The Final Action is looking at the wrong element in Shannon. The claims state that the ATM **at which the transaction occurs, for which transaction the receipt is generated**, has no printer. The fact that a cell phone in Shannon has no printer is completely irrelevant. The cell phone does not correspond to the claimed ATM which lacks a printer.

**RESPONSE TO OBVIOUSNESS REJECTION OF CLAIMS
18 AND 19**

Point 1

Claims 18 and 19 are dependent claims. The rejection of their

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parents was discussed above.

Point 2

The discussion of claims 16, 17, 20, and 21 applies here. The claims do not state that some agency which downloads a receipt lacks a printer.

The claims state that the ATM **at which the transaction occurs** lacks a printer.

Point 3

The combination of references does not show the claimed invention, even if the combination is made. The claims state that an ATM lacks a printer, or similar. No such ATM is found in the references, even if combined. The fact that the Morrill reference may show a terminal which prints no receipts is not relevant. That terminal is not an ATM.

Point 4

The combination of references renders Shannon incapable of performing his intended purpose. Shannon explicitly states that his ATM has a "local printer." (Paragraph 33.)

Shannon explicitly states that, at the POS where the underlying transaction occurs, a "physical receipt" is given, if the customer requests it. (Paragraph 19.)

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If those printers are removed, then Shannon is rendered incapable of performing his intended purpose. MPEP § 2143.01 states:

THE PROPOSED MODIFICATION CANNOT RENDER THE PRIOR ART UNSATISFACTORY FOR ITS INTENDED PURPOSE

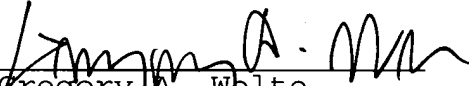
If proposed modification would render the prior art invention being modified unsatisfactory for its intended purpose, then there is no suggestion or motivation to make the proposed modification.

CONCLUSION

Applicant requests that the rejections to the claims be reconsidered and withdrawn.

Applicant expresses thanks to the Examiner for the careful consideration given to this case.

Respectfully submitted,


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